

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number: 09/611,905  
Confirmation Number: 7723  
Filing Date: July 7, 2000  
Applicant: Bertram V. BURKE  
Entitled: METHOD AND SYSTEM TO CREATE AND DISTRIBUTE  
EXCESS FUNDS FROM CONSUMER SPENDING  
TRANSACTIONS (EPC 8C)  
Examiner: Narayanswamy Subramanian  
Group Art Unit: 3691  
Attorney Docket No.: 1357-10U ((EPC 8C))

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Mail Stop Amendment  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Official Action mailed May 21, 2007, Applicant hereby submits the following amendments, remarks, and request for reconsideration. The fee for a three-month extension of time to respond to the Office Action to November 21, 2007 is being submitted concurrently.